



News Release

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CRA QUALIFIED INVESTMENT FUND BOND PURCHASE HELPS ALBUQUERQUE, NEW MEXICO GO “GREEN”

Bank of Albuquerque’s Investment Finances Environmentally-Friendly Renovations To Affordable Housing Complex

FT. LAUDERDALE, FL - August 22, 2007 – Albuquerque, New Mexico’s efforts to “go green” recently received a big boost when Community Capital Management’s \$735 million community development mutual fund, the CRA Qualified Investment Fund (CRAIX), purchased a bond that will fund environmentally-friendly renovations to St. Anthony Plaza Apartments. The investment will enable the rehabilitation of the 35-year old, 160-unit multifamily complex, making way for renovations ranging from new water conservation fixtures, to landscaping modifications specifically intended to assist the city’s conservation plan. When the renovations are complete, St. Anthony’s 160 units will be set aside for households earning 60% or less of the area median income.

The bond was purchased on behalf of Bank of Albuquerque, an affiliate of one of the Fund’s largest shareholders, Bank of Oklahoma, with \$10 million currently invested. The bank’s participation in the mutual fund demonstrates its responsiveness to the community development needs of its assessment area.

“We’re always on the lookout for opportunities to advance the unique development goals of our communities,” said Bank of Albuquerque Chairman, Jim Ulrich. “This investment will generate environmentally-sound affordable housing for Albuquerque residents and seek competitive returns in line with our investment criteria.”

St. Anthony Plaza Apartments is home to a Neighborhood Networks community learning center, which offers residents job skills training, educational programs for adults and youth, after school programs, English as a Second Language programs, and technology literacy classes, all of which are the product of innovative public and private partnerships. The Neighborhood Networks program was created by the Department of Housing and Urban Development in 1995.

Since 1999, Community Capital Management’s investments in New Mexico, which total more than \$20 million to date, have funded 78 mortgages for low- to moderate-income families, more than 850 affordable rental housing units, and more than \$8.5 million in statewide homeownership programs.

“For years, the state of New Mexico has demonstrated a real commitment to community and economic development, including projects ranging from affordable housing to environmental conservation. This commitment makes the State a prime target for our proactive approach to geographically-targeted investing, and we look forward to supporting new projects that help keep New Mexico on the forefront of community investing,” said Todd Cohen, President and Chief Investment Officer of Community Capital Management.



About Bank of Albuquerque, N.A.

Bank of Albuquerque is a subsidiary of BOK Financial, a regional financial services company that provides commercial and consumer banking, investment and trust services, mortgage origination and servicing, and an electronic funds transfer network. Holdings include Bank of Albuquerque, N.A., Bank of Arizona, N.A., Bank of Arkansas, N.A., Bank of Oklahoma, N.A., Bank of Texas, N.A., Colorado State Bank & Trust, N.A., Bank of Kansas City, N.A., BOSC, Inc., the TransFund electronic funds network, Southwest Trust Company, N.A. and AXIA Investment Management, Inc. Shares of BOK Financial are traded on the NASDAQ under the symbol BOKF. For more information, visit www.bokf.com or www.bankofalbuquerque.com.

About Community Capital Management and The CRA Qualified Investment Fund

Ft. Lauderdale, Florida-based Community Capital Management is a SEC-registered investment advisor that manages fixed income portfolios on behalf of individual and institutional clients. The company's largest portfolio is the CRA Qualified Investment Fund (CRAIX), a \$735 million no-load mutual fund comprised exclusively of fixed income community investments.

Community Capital Management seeks to earn competitive returns while promoting economic and community development activities such as affordable housing, job creation and job training, small business growth, workforce development, and environmental restoration. Since 1999, the company's geographically- and economically-targeted investments have directed \$2 billion toward community initiatives in all 50 states. As of June 30, 2007 its investments have financed 133,000 affordable rental housing units; 5,000 home mortgages for low- and moderate-income families; \$30 million in affordable health care facilities; \$143 million in community development activities including neighborhood revitalization and brown field redevelopment; \$97 million in job training and creation programs; and \$323 million in down payment assistance and statewide home-ownership programs. For additional information, visit www.ccmfixedincome.com, or call (877) 272-1977.

Past performance does not guarantee future results. Performance reflects fee waivers and expense limitations in effect. In their absence performance would be reduced. Current performance may be lower or higher than the performance data quoted. An investor's investment return and principal value will fluctuate, so that your shares when redeemed may be worth more or less than your initial cost. To obtain the most recent month-end standardized performance, call 1-877-272-1977.

Carefully consider the risks, investment objectives, charges and expenses of the Fund before investing. Mutual fund investing involves risk including the loss of principal. The prospectus contains this and other important information. Call 866-202-3573 for a prospectus. Please read the prospectus carefully before investing.

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